In the specification:

Please replace the Title of the Invention with the following title:

- System and Method for Syndicated Collection, Aggregation and Delivery of Personal Data --

Please replace the first paragraph in the portion of the specification entitled: "Background of the Invention", with the following paragraph:

-- Through a number of techniques and computer architecture, much of which is subject matter of the above referenced Provisional application 60/199,609, aggregating end user account data is taught for normalization and presentation to end users through a growing syndicate of destination sites as described in greater detail below. As of this writing, on behalf of end users, first enterprises provide a service which maintains a large number of aggregated accounts from many second enterprises, such as service providers in the bank, brokerage, credit card, reward program, bills and email verticals. Figs. 12 through 16 in this application illustrate a novel improvement to current account aggregation technology – a Syndicated Transactions Network. Figs. 12-16 in conjunction with detailed description herein provide a detailed description of this invention. --

Please insert into the portion of the specification entitled "Background of the Invention" the following paragraph as the first paragraph of the portion:

- 3 -

-- The present invention is in the area of Internet-implemented information collection and aggregation services, and pertains in particular to services provided by one enterprise for a plurality of other enterprises, while allowing the second enterprises to control format and content of delivery, including implementing transactions.--